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Substitute for form 1449A/PTO		Complete if Known		
INFORMATION DISCLOSURE	Application Number	09/080,497		
STATEMENT BY APPLICANT	Filing Date	May 18, 1998		
018	First Named Inventor	Gordon T. Brown		
JUL 0 2 1998 (use as many sheets as necessary)	Group Art Unit	2761		
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Sheet 1 of 1	Attorney Docket No.	47781-5		

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Examiner	Cite	U.S. Patent Document	Name of Patentee or Applicant	Date of Publication of	Pages, Columns, Lines,
Initials*	No.1		of Cited Document	Cited Document	Where Relevant
		Number Kind Code <sup>2</sup> (if known)		MM-DD-YYYY	Passages or Relevant Figures Appear
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Examiner Cite Initials* No.1		Foreign Patent Document  Office' Number' Kind Code'  (if known)				Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document MM-DD-YYYY	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear		
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Examiner Initials*	Cite No.1	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T <sup>2</sup>						
BLB	P	B. ALTMAN, "Check Free: A Viable Bill-Paying Alternative; PC Magazine, January 16, 1990.							
BLB	Q	Interview with Don Kniffin, TMA Journal, Jan/Feb 1994, ISSN:0731-1281, pp. 34-38.							
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